

Information to identify the case:		
Debtor 1:	David Austin Hardwick	Social Security number or ITIN: xxx-xx-6553
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Charissa Danee Hardwick	Social Security number or ITIN: xxx-xx-5908
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Texas	Date case filed for chapter: 7 3/31/20
Case number:	20-40885	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David Austin Hardwick	Charissa Danee Hardwick
2. All other names used in the last 8 years		
3. Address	206 N. Morrow Street Blue Ridge, TX 75424	206 N. Morrow Street Blue Ridge, TX 75424
4. Debtor's attorney Name and address	David Kohm 610 Uptown Blvd, Suite 2000 Cedar Hill, TX 75104	Contact phone 817-861-8400 Email _____
5. Bankruptcy trustee Name and address	Christopher Moser 2001 Bryan Street, Suite 1800 Dallas, TX 75201	Contact phone (214) 880-1805 Email _____

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Suite 300B 660 North Central Expressway Plano, TX 75074	Hours open Mon–Fri 8am–4pm Contact phone (972)509–1240 Date: 4/8/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 8, 2020 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Renoticed to include telephonic instructions	Location: Telephonic Hearing–See Instructions
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/7/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of TexasIn re:
David Austin Hardwick
Charissa Danee Hardwick
DebtorsCase No. 20-40885-btr
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0540-4

User: admin
Form ID: 309ARPage 1 of 2
Total Noticed: 62

Date Rcvd: Apr 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 10, 2020.

db/jdb David Austin Hardwick, Charissa Danee Hardwick, 206 N. Morrow Street,
Blue Ridge, TX 75424

7885701 +Alliance Radiology, 8000 W 110th St #150, Overland Park, KS 66210-2382

7885703 +American Physician Holding PR, 8929 Parallel Parkway, Kansas City, KS 66112-1689

7885704 +American Radiology Consultants, 712 N. Washington Avenue, Dallas, TX 75246-1619

7885705 +Anesthesia Associates of Kansas City PC, 8717 W. 110th Street, #600,
Overland Park, KS 66210-2126

7885706 +Army & Air Force Exchange, P.O. Box 740813, Cincinnati, OH 45274-0813

7885707 +Attorney General, Collection Division/BK Sec., PO Box 12548, Austin, TX 78711-2548

7885709 +BLALACK WILLIAMS P C, 4851 LBJ FREEWAY, SUITE 750, DALLAS TX 75244-6012
(address filed with court: Blalack & Williams, 4851 LBJ Frwy, Suite 750, Dallas, TX 75244)

7885713 CarMax Auto Finance, P.O. Box 440609, Kennesaw, GA 30160-9511

7885712 +Care for Women, LLC, 1004 Progress Drive, Suite 1207, Lansing, KS 66043-6326

7885715 +Central States Recovery, 1314 N Main Street, Hutchinson, KS 67501-4002

7885716 Children's Health, P.O. Box 841233, Dallas, TX 75284-1233

7885717 +Community Wealth, P.O. Box 1908, Greenville, TX 75403-1908

7885719 +Computer Credit Inc., 470 W. Hanes Mill Rd., Winston Salem, NC. 27105-9102

7885723 +Emergency Medical Service of Kansas, 711 Marshall Street, Leavenworth, KS 66048-3235

7885724 +Franklin Collection, PO Box 3910, Tupelo, MS 38803-3910

7885726 +Kansas Counselors, Inc., P.O. Box 14765, Shawnee Mission, KS 66285-4765

7885727 +Kansas Counselors, Inc., Dept. 1759, P.O. Box 4115, Concord, CA 94524-4115

7885732 +Miramed Revenue Group, P.O. Box 1411, Carol Stream, IL 60132-1411

7885733 +Mohela/US Department of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243

7885739 +Presbyterian Hospital of Rockwall, P.O. Box 676882, Dallas, Texas 75267-6882

7885740 +Prime Healthcare Physician Services, 8929 Parallel Parkway, Kansas City, KS 66112-1689

7885741 +Prime Lending, P.O. Box 77404, Ewing, NJ 08628-6404

7885742 +Providence Medical Center, 8929 Parallel Parkway, Kansas City, KS 66112-3607

7885743 +Receivable Management Group, 2901 University Avenue, #29, Columbus, GA 31907-7601

7885744 +Sunflower Medical Group, PA, 5555 W. 58th Street, Mission, KS 66202-1999

7885747 +Texas Medicine Resources, LLP Rockwall, 3150 Horizon Road, Rockwall, TX 75032-7805

7885753 +UT Southwestern Medical Center, at Children's Medical Center, POB 845347,
Dallas, TX 75284-5347

7885750 +United Revenue Corp., 204 Billings Suite 120, Arlington, Texas 76010-2495

7885756 +Westglen GI Consultants, 7230 Renner Road, Shawnee, KS 66217-9901

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: michaelb@attorneykohm.com Apr 09 2020 04:14:39 David Kohm,
610 Uptown Blvd, Suite 2000, Cedar Hill, TX 75104

tr +EDI: FCJMOSER Apr 09 2020 07:33:00 Christopher Moser, 2001 Bryan Street, Suite 1800,
Dallas, TX 75201-3070

ust +E-mail/Text: ustregion06.ty.ecf@usdoj.gov Apr 09 2020 04:18:03 US Trustee,
Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231

7885700 +E-mail/Text: amscbankruptcy@adt.com Apr 09 2020 04:18:45 ADT Security Services,
3190 Vaughn Way, Aurora, CO 80014-3512

7885702 +EDI: GMACFS.COM Apr 09 2020 07:33:00 Ally Financial, P.O. Box 380902,
Bloomington, MN 55438-0902

7885708 +E-mail/Text: compliance@berlinwheeler.com Apr 09 2020 04:18:12 Berlin-Wheeler, Inc,
2942A SW Wanamaker Dr Ste 200, Topeka, KS 66614-4494

7885731 EDI: CBSAAFES.COM Apr 09 2020 07:33:00 Military Star, 3911 S. Walton Walker Blvd.,
Dallas, TX 75236

7885710 +EDI: CAPITALONE.COM Apr 09 2020 07:33:00 Capital One Bank (USA), N.A.,
6125 Lakeview Road, Suite 800, Charlotte, NC 28269-2605

7885711 EDI: CAPITALONE.COM Apr 09 2020 07:33:00 Capital One Bank (USA), N.A., P.O. Box 71083,
Charlotte, NC 28272-1083

7885714 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 09 2020 04:23:36
Carson Smithfield, LLC, PO Box 9216, Old Bethpage, NY 11804-9016

7885720 +E-mail/Text: bankruptcy@credencerm.com Apr 09 2020 04:18:41
Credence Resource Management, LLC, 17000 Dallas Parkway, Ste. 204, Dallas, TX 75248-1940

7885721 +EDI: CMIGROUP.COM Apr 09 2020 07:33:00 Credit Management, LP, 6080 Tennyson Pkwy, #100,
Plano, TX 75024-6002

7885722 EDI: DFAS.COM Apr 09 2020 07:33:00 Defense Financial and Account Services,
6760 E. Irvington Place, Denver, CO 80279

7885725 EDI: IRS.COM Apr 09 2020 07:33:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346

7885729 +EDI: PARALONMEDCREDIT Apr 09 2020 07:33:00 Medicredit Corporation, P.O. Box 1496,
Maryland Heights, MO 63043-0496

7885728 EDI: PARALONMEDCREDIT Apr 09 2020 07:33:00 Medicredit Corporation, P.O. Box 1629,
Maryland Heights, MO 63043-0629

7885730 E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 09 2020 04:23:37 Merrick Bank,
PO Box 660702, Dallas, Texas 75266-0702

7885737 E-mail/Text: bankruptcy@nfm.com Apr 09 2020 04:18:05 Nebraska Furniture Mart,
P.O. Box 3456, Omaha, NE 68103

District/off: 0540-4

User: admin
Form ID: 309AR

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Total Noticed: 62

Date Rcvd: Apr 08, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

7885734 +EDI: NFCU.COM Apr 09 2020 07:34:00 Navy Federal Credit Union, P.O. Box 3501,
Merrifield, VA. 22119-3501
7885735 EDI: NFCU.COM Apr 09 2020 07:34:00 Navy Federal Credit Union, PO Box 3302,
Merrifield, VA 22119-3302
7885736 +E-mail/Text: bankruptcy@nfm.com Apr 09 2020 04:18:05 Nebraska Furniture Mart,
P.O. Box 2335, Omaha, NE 68103-2335
7885738 +E-mail/PDF: HCABKNotifications@resurgent.com Apr 09 2020 04:23:50
Overland Park Regional Medical Center, 10500 Quivira Road, Overland Park, KS 66215-2373
7886587 +EDI: PRA.COM Apr 09 2020 07:33:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
7885745 +EDI: RMSC.COM Apr 09 2020 07:33:00 Synchrony Bank/Care Credit, P.O. Box 960061,
Orlando, FL 32896-0061
7885718 E-mail/Text: pacer@cpa.state.tx.us Apr 09 2020 04:18:30 Comptroller of Public Accounts,
Revenue Acct. Division, PO Box 13528, Austin, TX 78711
7885746 E-mail/Text: bankruptcyclerk@tabc.texas.gov Apr 09 2020 04:18:40
Texas Alcohol Beverage Commission, License & Permit Division, PO Box 13127,
Austin, TX 78711-3127
7885748 +E-mail/Text: ridpacer@twc.state.tx.us Apr 09 2020 04:18:35 Texas Workforce Commission,
Tax Dept. Collection, BK Room 556-A, Austin, TX 78778-0001
7885749 +E-mail/Text: bankruptcydepartment@tsico.com Apr 09 2020 04:18:42 Transworld Systems, Inc.,
P.O. Box 15110, Wilmington, DE 19850-5110
7885751 E-mail/Text: brooke.lewis@usdoj.gov Apr 09 2020 04:18:31 United States Attorney,
3rd Floor, 1100 Commerce St., Dallas, TX 75242
7885752 E-mail/Text: ustpreion06.ty.ecf@usdoj.gov Apr 09 2020 04:18:03 United States Trustee,
1100 N College Ave, Tyler, TX 75702
7885754 +EDI: VERIZONCOMB.COM Apr 09 2020 07:33:00 Verizon, P.O. Box 660108,
Dallas, TX 75266-0108
7885755 +EDI: VERIZONCOMB.COM Apr 09 2020 07:33:00 Verizon, 140 West Street,
New York, NY 10007-2123

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2020 at the address(es) listed below:

Christopher Moser cmoser@qslwm.com,
cmoser@ecf.epiqsystems.com;kimhill@qslwm.com;cjm@trustesolutions.net
David Kohm on behalf of Debtor David Austin Hardwick michaelb@attorneykohm.com,
ign@attorneykohm.com;bankruptcy@attorneykohm.com
David Kohm on behalf of Joint Debtor Charissa Danee Hardwick michaelb@attorneykohm.com,
ign@attorneykohm.com;bankruptcy@attorneykohm.com
US Trustee USTPRegion06.TY.ECF@USD.OJ.GOV

TOTAL: 4